

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: MICHELLE P. CLEMENS § Case No. 17-82608
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§
Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 10/31/2017.
- 2) The plan was confirmed on 01/25/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/22/2018.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/03/2018, 09/27/2018.
- 5) The case was converted on 09/25/2018.
- 6) Number of months from filing or conversion to last payment: 6.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 4,084.16
Less amount refunded to debtor(s)	\$ 25.00
NET RECEIPTS	\$ 4,059.16

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,539.38
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 367.55
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 2,906.93
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,000.00	4,000.00	2,539.38	0.00
MEMBERS CHOICE CREDIT UNION	Sec	9,150.00	9,150.00	9,150.00	129.97	356.30
MEMBERS CHOICE CREDIT UNION	Uns	7,239.00	7,475.77	7,475.77	0.00	0.00
MEMBERS CHOICE CREDIT UNION	Sec	12,600.00	13,200.00	12,600.00	175.48	490.48
MEMBERS CHOICE CREDIT UNION	Uns	9,552.00	8,825.85	9,425.85	0.00	0.00
AT T DIRECTV	Uns	389.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	0.00	NA	NA	0.00	0.00
CHARTER COMMUNICATION	Uns	376.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON CO	Uns	1,060.00	3,955.83	3,955.83	0.00	0.00
DIRECTV	Uns	389.00	NA	NA	0.00	0.00
FED LOAN SERV	Uns	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	459.00	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Uns	617.00	617.21	617.21	0.00	0.00
OSF GS AUDIOLOGY %CHRI	Uns	120.00	120.00	120.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	1,167.00	1,166.26	1,166.26	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	569.38	0.00	0.00	0.00
U.S. DEPARTMENT OF EDUCATION	Uns	0.00	16,770.55	0.00	0.00	0.00
US DEPT OF ED / GSL / ATL	Uns	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
US DEPT OF ED / GSL / ATL	Uns	0.00	NA	NA	0.00	0.00
US DEPT OF ED / GSL / ATL	Uns	0.00	NA	NA	0.00	0.00
US DEPT OF ED / GSL / ATL	Uns	0.00	NA	NA	0.00	0.00
VERIZON BY AMERICAN	Uns	1,347.00	1,346.19	1,346.19	0.00	0.00
ERIK MARTINEZ	Uns	0.00	NA	NA	0.00	0.00
13.7, LLC	Uns	0.00	350.00	350.00	0.00	0.00
THE ILLINOIS TOLLWAY	Uns	0.00	2,884.70	2,884.70	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	1,589.43	1,589.43	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 21,750.00	\$ 305.45	\$ 846.78
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 21,750.00	\$ 305.45	\$ 846.78
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 28,931.24	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,906.93
Disbursements to Creditors	\$ 1,152.23
TOTAL DISBURSEMENTS:	\$ 4,059.16

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 10/09/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.